

Information to identify the case:

Debtor 1	Mark Guy Jeune	Social Security number or ITIN xxx-xx-2538
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Jolene Marie Jeune	Social Security number or ITIN xxx-xx-5912
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-23512-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Guy Jeune

Jolene Marie Jeune

1/23/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark Guy Jeune
Jolene Marie Jeune
Debtors

Case No. 19-23512-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Jan 23, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID	Recipient Name and Address
db/jdb	Mark Guy Jeune, Jolene Marie Jeune, 5511 Century Ave, Pittsburgh, PA 15207-2331
15118102	Mariner Finance, 1155 Washington Pike Ste 60, Bridgeville, PA 15017-2827
15118103	Peoples Natural Gas, 375 N Shore Dr Ste 600, Pittsburgh, PA 15212-5866
15118104	+ Pittsburgh Water and Sewer Authority, 1200 Penn Ave, Pittsburgh, PA 15222-4216

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 24 2025 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 24 2025 05:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2025 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 24 2025 05:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15118089	Email/PDF: bncnotices@becket-lee.com	Jan 24 2025 00:15:54	Amex/Bankruptcy, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15118090	EDI: CAPITALONE.COM	Jan 24 2025 05:08:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15124270	EDI: CAPITALONE.COM	Jan 24 2025 05:08:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15148394	Email/PDF: bncnotices@becket-lee.com	Jan 24 2025 00:15:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15118092	EDI: CITICORP	Jan 24 2025 05:08:00	Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034

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15156289	EDI: CITICORP	Jan 24 2025 05:08:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15118093	EDI: CITICORP	Jan 24 2025 05:08:00	Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
15118094	EDI: WFNNB.COM	Jan 24 2025 05:08:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15118095	EDI: CITICORP	Jan 24 2025 05:08:00	Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
15118096	Email/PDF: creditonebknotifications@resurgent.com	Jan 24 2025 00:15:43	Credit One Bank, ATTN: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
15118097	EDI: DISCOVER	Jan 24 2025 05:07:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
15156288	EDI: Q3G.COM	Jan 24 2025 05:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15122773	EDI: DISCOVER	Jan 24 2025 05:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15155954	+ Email/Text: kburkley@berNSTeinlaw.com	Jan 24 2025 00:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15118098	+ Email/Text: kburkley@berNSTeinlaw.com	Jan 24 2025 00:11:00	Duquesne Light Company, 411 7th Ave, Pittsburgh, PA 15219-1942
15118099	EDI: IRS.COM	Jan 24 2025 05:08:00	Internal Revenue Service, 1000 Liberty Ave, Pittsburgh, PA 15222-4004
15118091	EDI: JPMORGANCHASE	Jan 24 2025 05:07:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
15130566	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 24 2025 00:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15118100	Email/Text: PBNCNotifications@perituservices.com	Jan 24 2025 00:11:00	Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15136953	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2025 00:15:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15118101	Email/Text: bankruptcy@marinerfinance.com	Jan 24 2025 00:11:00	Mariner Finance, Attn: Bankruptcy Department, 8211 Town Center Dr, Baltimore, MD 21236-5904
15164843	+ Email/Text: bankruptcy@marinerfinance.com	Jan 24 2025 00:11:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15156552	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2025 00:11:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15118106	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2025 00:11:00	PNC Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101-4982
15157175	EDI: PRA.COM	Jan 24 2025 05:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15118105	Email/Text: BKMAIL@planethomelending.com	Jan 24 2025 00:11:00	Planet Home Lending, LLC, 321 Research Pkwy Ste 303, Meriden, CT 06450-8342
15152840	EDI: Q3G.COM	Jan 24 2025 05:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15118107	Email/PDF: SoFiBKNotifications@resurgent.com	Jan 24 2025 00:15:52	Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
15127374	+ Email/Text: bankruptcy@bbandt.com	Jan 24 2025 00:11:00	SunTrust Bank, Attn: Support Services, P.O. Box

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15118108	Email/Text: bankruptcy@bbandt.com	Jan 24 2025 00:11:00	85092, Richmond, VA 23286-0001
15118109	+ Email/Text: bankruptcy@bbandt.com	Jan 24 2025 00:11:00	Suntrust, Consumer Loan Payments, PO Box 791144, Baltimore, MD 21279-1144
15118795	^ MEBN	Jan 24 2025 00:05:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15118110	EDI: SYNC	Jan 24 2025 05:07:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15118111	EDI: SYNC	Jan 24 2025 05:07:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15118112	EDI: SYNC	Jan 24 2025 05:07:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15118113	EDI: SYNC	Jan 24 2025 05:07:00	Synchrony Bank/Tjx, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15118114	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 24 2025 00:11:00	Toyota Financial, PO Box 4102, Carol Stream, IL 60197-4102
15118116	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 24 2025 00:11:00	Toyota Financial Services, Atty: Bankruptcy Dept, PO Box 8026, Cedar Rapids, IA 52408-8026
15138749	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 24 2025 00:11:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15118117	Email/Text: bknotice@upgrade.com	Jan 24 2025 00:11:00	Upgrade, 275 Battery St Fl 23, San Francisco, CA 94111-3305
15130359	EDI: USBANKARS.COM	Jan 24 2025 05:08:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St Louis, MO 63166-0108
15118119	EDI: USBANKARS.COM	Jan 24 2025 05:08:00	US Bank/Rms Cc, Attn: Bankruptcy, PO Box 6351, Fargo, ND 58125-6351
15151177	EDI: AIS.COM	Jan 24 2025 05:08:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15118120	EDI: WFFC2	Jan 24 2025 05:08:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001
15150412	EDI: WFFC2	Jan 24 2025 05:08:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Planet Home Lending, LLC
cr		Toyota Lease Trust
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15157514	*+	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
15118118	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-4422, address filed with court: Upgrade, Inc., 275 Battery St Fl 23, San Francisco, CA 94111-3305
15118115	##	Toyota Financial, PO Box 15012, Chandler, AZ 85244-5012

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Planet Home Lending LLC nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
Aurelius P. Robleto	on behalf of Joint Debtor Jolene Marie Jeune apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Debtor Mark Guy Jeune apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;apeiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com
Marisa Myers Cohen	on behalf of Creditor Planet Home Lending LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Renee M. Kuruce	on behalf of Debtor Mark Guy Jeune rmk@robletolaw.com apr@robletolaw.com,ecf_admin@robletolaw.com,apr@robletolaw.com,apr@ecf.courtdrive.com,Kuruce.ReneeB116873@notify.bestcase.com;kuruce.reneeb116873@notify.bestcase.com
Renee M. Kuruce	on behalf of Joint Debtor Jolene Marie Jeune rmk@robletolaw.com apr@robletolaw.com,ecf_admin@robletolaw.com,apr@robletolaw.com,apr@ecf.courtdrive.com,Kuruce.ReneeB116873@notify.bestcase.com;kuruce.reneeb116873@notify.bestcase.com
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com

TOTAL: 10